

Claims

1. A virtual wallet system comprising a locally residing wallet portion, an external server residing wallet portion and an interface between the locally residing wallet portion and the external server residing portion.

5 2. The virtual wallet system of claim 1 wherein the wallet includes at least one of the following: payment mechanisms; identity authentication mechanisms; personal information; and electronic artifacts.

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3. The virtual wallet system of claim 2 wherein the payment mechanisms comprise one or more of the following: bank account information; credit account information; electronic currency; electronic checks and debit cards.

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4. The virtual wallet system of claim 2 wherein the identity authentication mechanisms comprise personal identification information and authentication information.

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5. The virtual wallet system of claim 2 wherein personal information comprises one or more of the following: name, home address, work address, home phone, work phone, emergency contact information, personal phone numbers and addresses, appointments and reminders, personal preferences and interests, and biometric information.

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6. The virtual wallet system of claim 5 wherein personal identification information comprises one or more of the following: name, home address, work address, home phone, work phone, emergency contact information, and biometric information.

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7. The virtual wallet system of claim 5 wherein authentication information comprises one or more of the following: certificates, access keys and biometric information.

8. The virtual wallet system of claim 2 wherein the electronic artifacts comprise one or more of the following: loyalty credits, coupons, pictures, tokens and tickets.

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9. A system for electronic commerce utilizing a virtual wallet of claim 1.

10. The virtual wallet system of claim 1 wherein the interface permits transfer of data between the locally residing wallet portion and the external server
10 residing portion.

11. The virtual wallet system of claim 1 wherein the external server residing portion includes a mirror of information contained on the locally residing wallet portion.

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12. The virtual wallet system of claim 1 wherein the external server residing portion includes applications and the locally residing wallet portion comprises connectors to the applications that reside on the external server residing portion.

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13. The virtual wallet system of claim 12 wherein the connectors comprise proxies for keys that identify an authorized user of the application.

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